

*Marian F. Harrison*  
Marian F. Harrison  
US Bankruptcy Judge



Dated: 10/19/2020

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	)	CHAPTER:	13
	)	CASE NO.:	16-08478
DENISE COOK	)	JUDGE:	HARRISON
SSN: XXX-XX-0959	)		
321 JENNY MURFF DRIVE	)		
ANTIOCH, TN 37013	)		
	)		
Debtor.	)		

**ORDER GRANTING DEBTOR'S MOTION  
TO MODIFY PLAN, REQUIRE LIENHOLDER TO RELEASE LIEN ON TITLE, AND  
INCUR CREDIT**

THIS MATTER IS BEFORE THE COURT upon the Debtor's Motion to Modify Plan, Require Lienholder to Release Lien on Title, and Incur Credit, with notice of proposed action having been given to all necessary parties pursuant to Local Rule 9013-1. It appearing that no objection had been filed in writing within twenty-one (21) days of the filing of the proposed action, the Motion is GRANTED and the Plan shall be modified as follows:

1. The lien-holder on the 2011 Dodge Avenger, Insolve Auto Funding, shall be required to release its lien on the title and remit same to the Debtor immediately upon receipt of the final payment to their secured claim (ECF Claim #5).

2. The Debtor's plan payment shall be reduced from \$832.00 bi-weekly to \$730.00 bi-weekly. The plan length shall remain 60 months from confirmation and the dividend to general unsecured creditors shall remain 100%.

3. Debtor shall be authorized pursuant to 11 U.S.C. section 1305(c) to incur credit to finance a replacement vehicle with direct monthly payments of no more than \$350.00 and a principal balance of no more than \$15,000.00.
4. Debtor attended the Trustee's Money Management on March 28, 2017.

IT IS SO ORDERED.

*THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT THE TOP OF THE FIRST PAGE.*

APPROVED FOR ENTRY:

/s/ Mary Beth Ausbrooks  
Mary Beth Ausbrooks  
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CMK

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.  
United States Bankruptcy Court.